MARKEL®

# Camp insurance

Risk management news

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## Conducting a security vulnerability assessment

Because of various tragic events over the past two years, camps are taking a closer look at their overall security. While there are several ways to review program security, it is good to start with assessing a program's vulnerabilities. The National Fire Prevention Association (NFPA) has developed a systematic assessment process that you might find helpful.

According to NFPA 730, Guide for Premises Security, a security vulnerability assessment should include, but not be limited to, the following steps:

**Step 1**: Formation of a team – Form a team of personnel from pertinent organizational areas and other stakeholders.

**Step 2**: Organization/facility characterization – Characterize the organization and the facilities to be protected.

**Step 3**: Threat assessment – Classify threats using an assessment process that includes but is not limited to the following:

a. A classification of critical assets

b. Identification of potential targets

c. Consequence analysis (i.e. effect of loss, including any potential off-site consequence)

d. Definition of potential threats (i.e. identify potential adversaries and what is known about them)

**Step 4**: Threat vulnerability analysis – Conduct a threat vulnerability analysis indentifying actual and potential threat scenarios and estimate a relative security risk level.

**Step 5**: Specific security countermeasures – Define countermeasures using information from the previous four steps, including characterization, threat, and vulnerability analysis.

**Step 6**: Risk reduction – Reassess the relative security risk levels developed in Step 4, taking into account countermeasures defined in Step 5, and implement additional security risk reduction measures (security countermeasures) where appropriate.

**Step 7**: Documentation and tracking – Document findings and recommendations and track the implementation of accepted recommendations.

You can obtain a copy of this guide through the NFPA (nfpa.org).

## Don't miss the last safety webinar of the series

Markel will be hosting camp safety webinars presented by Bob Ditter–free to Markel clients.

**Wednesday, April 24**
**1:00 p.m. – 2:00 p.m. EST**
Critical elements for staff training

For more information and to reserve your spot, visit campinsurance.com and click on Safety Resources.

Scan this code with your Smartphone to visit our website now.

## Equestrian risk management considerations – reducing concussion exposures

Concussion awareness and management should be an essential part of any risk management program that involves equestrian activities and children. According to the CDC, falls continue to be the leading cause (35.2%) of traumatic brain injury (TBI) in the United States. Falls cause 50% of the TBIs among children aged 0 to 14 years.

Equestrian programs have the potential for concussion injuries due to the likelihood that a mounted rider would hit their head if they fall and the height from which they would fall. Using helmets properly reduces the likelihood of a rider suffering a concussion. The following article from the Certified Horsemanship Association (CHA) highlights a key element of proper helmet use--the fit of the helmet.

"Any helmet used in an equestrian program must be an ASTM-SEI approved equestrian helmet. Other types of helmets are unacceptable as the Safety Equipment Institute (SEI) tests safety equipment specifically for the intended use. A helmet for equestrian use has a higher standard than a helmet for bike use, for example.

There are a few states and municipalities that legislate the use of helmets: New York and some localities in Florida and Ontario, Canada. You should know and abide by the laws in your area. CHA standards recommend using helmets for all riders, especially those under 18 years of age and anyone jumping. Vaulting is the only activity where helmets are discouraged. This is done in a controlled environment and wearing a helmet has been shown to pose a greater risk for vaulters. The extra weight on the vaulter's head can affect their balance and the helmet can get hung up on other equipment.

Not only should you recommend wearing helmets, you have an obligation to make sure the helmet is properly fitted to the rider's head, especially if you are providing the helmet. With the Lidlocker (the most popular helmet with group riding programs because they are easy to fit to a wide range of heads), you'll need to unfasten the side cinch straps, and then place it on the rider's head. Make sure the brim is level with the ground and the helmet is not sitting back on the rider's head. The helmet should be snug even before it is fastened. Fasten the chinstrap snugly and then tighten the side straps to get a snug fit.

You'll know if a helmet is properly fitted to the rider if you put your hand on top of the helmet and rock it back and forth. This should move the rider's entire scalp, lifting his eyebrows up and down, not sloshing around on the head. Make sure the slides on the chinstrap come up to the rider's ears. In an equestrian helmet, there should be straps on both sides of the ears, coming together like a 'V' right at the bottom of the ear. This helps ensure the helmet stays on the head in the event of a fall. These adjustable slides frequently will slide down toward the buckle of the chinstrap and must be repositioned periodically. Finally, if the helmet has a tie in the back part of the harness, make sure the tie is there and fastened. Most new helmets no longer have a tie -- they have one solid piece that will not come untied.

Helmet manufacturers suggest that helmets should be replaced every five years. Inside the helmet there should be a sticker that indicates the date of manufacture. Not all helmets receive enough use to require replacement every five years, especially if they are stored inside out of the elements. Helmets should be inspected regularly and replaced when cracks appear in the protective outer shell or when the harness frays. As an added safety recommendation, manufacturers also recommend replacing the helmet whenever it takes a hard blow."

Learn more about concussion awareness and management planning at ImPact – Concussion Management (impacttest.com/concussion/overview).

This article is reprinted with permission from Certified Horsemanship Association (CHA). Find out more about educational clinics, conferences and products at www.CHA-ahse.org or find a certified riding instructor or accredited equine facility at www.CHAinstructors.com.

## Hiking bridges

*By Marc Johnson, Ranger - Girl Scouts of Virginia Skyline Council*

It's a beautiful day and the first time in months you've had a chance to get in some hiking. You are enjoying your walk. The last thing you are thinking about is the old foot bridge you've just crossed over. Back up, and let's take a look.  Ask yourself a number of questions.

1. Do you know how old the bridge is? Most wood bridges, if made of pressure treated wood, have a life expectancy of about 25 years. Many foot bridges use old utility poles. There is a reason utility companies give these away. The poles usually do not meet their engineering needs. Is this what you are counting on to support your campers?
2. Are there sags, splits, cracks, or other visible problems in the wood? The hardware holding things together can rust out and is not always visible. Does the bridge feel "bouncy?"
3. Is there a solid foundation for the bridge support beams? Are the beams just stuck in the ground on each end? Take a look under the bridge for any visible problems.

Do these questions make you wonder? If you are a little unsure about what to do, go through the outlined questions with your camp maintenance person. If you both have reservations, bring in your licensed contractor. At this point, you may be getting a little nervous which is a good thing. We all want our campers to have a safe and fun experience.

After the investigating the bridge conditions with everyone, the following are possible scenarios:

- Everything looks ok. You decide not to do anything except regularly monitor the bridge and add it to your maintenance schedule.
- Possible renovations are needed. You will do these immediately to reinforce the bridge.
- The bridge is dangerous. It needs to be removed before someone gets hurt.

If you are going to demolish and replace the bridge, here are some things to consider.

- Remember to close the area around the bridge and tell everyone you are going to stop using it.
- What laws in your state or county impact this project? If you are crossing a creek or other water source, what permits do you need? Does this project need to be permitted with the local building department?
- Most bridge replacements are going to cost over $1,000. Investigating grant opportunities may alleviate some of that cost.
- At what point do you need to have a licensed engineer take a look at your plans?
- Are you going to use volunteers to tear out the old bridge or work on the replacement?
- When completed, you will have time and material costs in this project. List the bridge with your insurance company.

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Taking the time to assess the safety of your surroundings is important. Though making changes can cost time and money, the ultimate safety of you, your staff, and the children in your program is far more valuable.

*Marc Johnson is a graduate of the Forestry School at North Carolina State in Park and Recreation Administration and is certified by North Carolina Parks and Recreation Society as a professional administrator. He has extensive experience in all types of construction, in addition to doing professional maintenance and program work for the Girl Scouts and Boy Scouts for 35 years. Marc has been an ACA member for almost 30 years.*

**Resources**

Marc Johnson. Ranger for Girl Scouts of Virginia Skyline Council.

"Chapter 5 – Security Planning National Fire Prevention Association." NFPA 730: Guide for Premises Security. 2011 Edition. Quincy, MA.

"How Many People have TBI?" Injury Prevention & Control: Traumatic Brain Injury Center for Disease Control and Prevention (CDC). www.cdc.gov/traumaticbraininjury.

"Finding a Large Helmet." Certified Horsemanship Association (CHA). www.CHA-ahse.org

## Markel can help

Have a safety or risk management question, concern, or idea for our next newsletter?

**Michael Swain, Sr. Loss Control Specialist**
**800-431-1270, ext. 17544**
**mswain@markelcorp.com**
**P.O. Box 2009, Glen Allen, VA 23058**
**campinsurance.com**



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4600 Cox Road • Glen Allen, VA 23060

# Safety tips for camps